

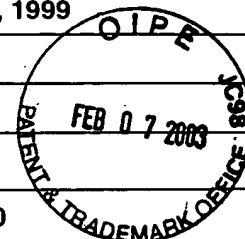
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	09/391,460
Filing Date	September 8, 1999
First Named Inventor	Barry Barton
Art Unit	3628
Examiner Name	Thach H. Bui
Attorney Docket Number	47004.000030



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U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS

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NON-PATENT LITERATURE DOCUMENTS

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			YES	NO
7h	1.	Asch, Latimer, How the RMAIFair, Isaac credit-scoring model was built, Journal of Commercial Lending, vol. 77, no. 10, pp. 10-16, 06/95		
	2.	Taylor, Clair et al., Card Issuers Turn to Scoring as They Face Increasing Risk, Financial Services Report, vol. 8, no. 15, pg. 1, 7/24/91		
	3.	Roger, John C. et al., A Credit Scoring Model to Evaluate the Credit Worthiness of Credit Card Applicants, Developments in Marketing Science, vol. 5, 1982		
7b	4.	Hickman, Michael, Using Software to Soften Big-Time Competition, Bank Systems & Technology, vol. 31, no. 8, pp. 38-40, 06/94		

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NON-PATENT LITERATURE DOCUMENTS

5.	Sullivan, Deidre, Scoring Borrower Risk, Mortgage Banking, vol. 55, no. 2, pp. 94-98, 11/94		
6.	Jameson, Ron, Expanding Risk Management Strategies: Key to Future Survival, vol. 84, no. 5, Credit World, pp. 16-18, 05/96		
7.	Friedland, Marc, Credit Scoring Digs Deeper into Data, Credit World, vol. 84, no. 5, pp. 19-23, 05/96		
8.	Credit Scoring New Markets, Bank Technology News, vol. 9, no. 7, p. 1, 06/96		
9.	Carey, James J., The Sub-Prime Credit Market: Identifying Good Risks for Unsecured Cards vol. 85, no. 1, Credit World, pp. 13-15, 09/96		
10.	Opportunity Knocks at Scoring's Door, Collection & Credit Risk, vol. 2, no. 4, 04/97		
11.	Makuch, Willaim J., Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application, Interfaces, pp. 90-109, 02/92		
12.	Fred Fortner, There Must be a Better Way, Mortgage Banking vol. 53, no. 2, pp. 12-22, 11/01/92		

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